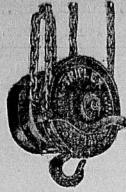
Y. W. C. A., An Industrial Development

ONE ROOM OF GYMNASIUM

DINING HALL AND LUNCH ROOM



Dirt, Dust and Accident Proof

The gear system in a Triplex Block isn't afraid of hard service. Like all good machines, its only enemy is dirt. But the pressed steel gear cover that we put on it not only protects it from dirt and dust, but when a careless workman lets it drop, it just gets dented a little-it won't break.

That's one of the reasons why it lasts a lifetime.

YOU may have one by just asking us.

4 Styles: Differential, Duplex, Triplex, Electric.

The Book of Hoists tells
42 Sizes: An eighth of a ton to forty tons

The Book of Hoists tells
much-for a past-card.

Smith-Courtney Company

The South's Largest Supply and Machinery House.

Richmond, Va.

BEST BUILDING LIME.

Builders of Special Machinery

Castings up to Twenty Tons

Heavy Machinery Repairs

CORRESPONDENCE SOLICITED

Richmond Iron Works Corporation

When 85% of Coal Is Wasted By Bare Pipe, Why Not Let Us Cover Yours?



With but little trouble and expense you may have your pipes coveed and protected so well that there will be no waste-no leaking o the steam that means coal going up into money.

Asbestos Pipe Covering does the work, Simply write us or phone us and we will tell you what it will cost you to cover the pipes in your home or store

Blue Ribbon

W. S. Tanner Paint Co.

and 7 South Thirteenth Street.

ATLANTIC

VARNISH

RICH MOND.

Atlantic Varnish

Works, Inc.

W. H. JENKS

Electrical Contractor 617 E. Main St. Madison 338

Electrical Wiring, Electrical Repairing, Combination and Electric Fixtures.

W. E. Carle

TINNING, PLUMBING and

HEATING.

Prompt attention given to repair

1641 W. Broad Street.

work. Call Monroe 903.

Your Patronage Solicitde

Satisfaction Guaranteed

Southern Pipe Covering Co., Richmond, Va.



C. Our prices are consistent with the grade of work we produce, from the highest class of booklets to the sim-ple job, to all of which we give our best efforts.

Whittet & Shepperson 11-15 N. Eighth St., Richmond, Va.

We are well fitted to execute your orders

MACHINE WORK

wentions Wanted and Prizes offered for inMACHINERY. We operate a modern
MACHINE SHOP, equipped with modern tools, operated by competent men.
We will send usen anywhere to repair or
install machinery.

Stratton & Bragg Co.,

Petersburg, Va.,
Machinists and Engineers,
Machinery, Engines, Bollers, Mill
Supplies, Iron and Brass

Shelton's Patent

"Ajax" Turbine "The Twentieth Century Water Wheel.

The Greatest Power
The Highest Speed.
The Highest Efficiency.
As superior to all that has gone before
as the electric light is to the tallow candle
of our fathers.
Write for Booklet A.

Shelton Water-Wheel & Machine Company, Richmond, Va

FROEHLING & ROBERTSON

Richmond

Testing Laboratory Chemists, Chemical Engineers and Economic Geologists.

Chemical and Bacteriological Examination Waters, Analyses of Foods, Fertilizers, Ores, Etc. Standard Cement Testing, Examinations and Reports on Mineral Properties.

No. 2 N. Ninth Street, Richmond, Va.

Electrical Supplies

Electrical Novelties, Smoothing Irons and Desk Lamps



Koumson-Nelson & Co. 211 East Main.



Botels.

MURPHY'S HOTEL

A strictly modern house

The Davis Hotel Richmond, Va.,

Opposite Main Street Station,
C, & O. and S. A. L. Ry.
Rooms single aud en suite. Baths and running water Restaurant unsurpassed.
Rates \$1.00 and up. All cars pass the door.
J. LEE DAVIS, Proprietor.

Continued From First Page.)

beach, or in country districts."

The Richmond Association.

There were at one time two national organizations, one known as the Women's Christian Association and the men's Christian Association and the other the Young Women's Christian Association. In all of the leading cities there were local associations operating under the auspices of one or the other of these national bodies. The one that was established in Richmond twenty-odd years ago was under the W. C. A. About three years ago the two national associations consolidated under the name of the National dated under the name of the National

the W. C. A. About three years ago the two national associations consolidated under the name of the National Y. W. C. A., and the Richmond local branch had only to add the letter Y to its initials, becoming the Young Women's Chr'stian Association.

The Richmond association, like nearly all of the really great institutions in this city, started in a small way, and at first established only a central boarding house for self-sustaining sirls, and had accommodations for out a few of them. After operating in this limited way about five years the association and its work were greatly enlarged. Mrs. Joseph Brian about that time became the president, and under her leadership and largely through her beneficence and that of her sisters, the Misses Stewart, the association acquired its present home, the large and commodious building Nos. 709 and 711 East Franklin Street. A few years ago the building was enlarged to some extent, and the enlargement gave it a capacity for seventy A tew years ago the building was en-larged to some extent, and the enlarge-ment gave it a capacity for seventy or seventy-five boarders. I could write many chapters of the good work that has been done in the Franklin Street home.

A few years ago the building was earned and the service of the service of the property of severity-five bedders. I. could meet a few property of the severity of the building of the two matters of the severity. Meet the severity of the severity. The severity of the severity. The severity of the severity. The severity of the severity. The severity of the severity. The severity of the severity. The severity of the severity. The severity of the severity. The severity of the severity. The severity of the sever

Incorporated 1832.

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VIRGINIA.

January 1, 1910.

 Capital
 250,000.00

 Net Surplus
 569,929,61

 Surplus to Policyholders
 819,929,61

WM. H. PALMER, President. W. H. McCARTHY, Secretary. E. B. ADDISON, Vice-President. OSCAR D. PITTS, Treas. DIRECTORS.

WM. H. PALMER, E. B. ADDISON,

D. O. DAVIS, N. W. BOWE,

SYSTEMATIZING-AUDITING-ACCOUNTING.

Chas. F. Hudnall

HENRY S. HUTZLER & CO. **BANKERS**

Do a General Banking Business

And solicit your business and personal accounts. Deposits subject o check. \$1.00 and upward received. Interest allowed-3 per cent compounded semi-annually

You Get the Advantage

financiers when you place your money interests in our

And when you name an Executor and Trustee, if you name this Company in your will, you are assured of prompt, careful and economical service by experienced and responsible officials.

We desire further to draw attention to the fact that we invite inactive accounts, upon which we pay 3 per cent. on daily ba ance.

VIRGINIA TRUST CO., Richmond, Va.

Capital - \$1,000,000.00

JAMES N. BOYD Vice-President JNO. M. MILLER, Jr., Vice-Pres dent

by special request she will start a class in parliamentary law for the benefit of women who have to preside at club meetings, society conclaves, etc. Other educational departments are studies in rhetoric, in charge of Miss Mary Washington Ball; French embroidery, in charge of Mrs. Austin Brockenborough; millinery, in charge of Mrs. J. Winston Gills; Bible study, Thursday evenings, led by Mrs. J. Calvin Stewart; Sunday school teachers' Thursday evenings, led by Mrs. J. Calvin Stewart: Sunday school teachers'
class Tuesday evening, by Miss Carrie
Lee Campbell: New Testament studies
Wednesday evenings, by Miss Sadie
Haley: mission studies Sunday evenings at 7 o'clock by a seminary student: vesper services every Sunday at
5:30 P. M. These religious studies and
services are subject to variation. Gymnasium and Other Departments.

Stenography and typewriting are taught by Mrs. W. P. Music, a graduate of a well-known business college, and a woman of large experience. The gymnasium, which is in charge of Miss Irene Headley Armes, is now being operated on Fourth Street, near Cary. Miss Katherine Hawes having loaned the association the splendidly and loaned the association the splendidly affirmly established. loamed the association the spientisty equipped gymnasium she owns there. It has been opened to the women only three weeks, and the enrolment is now eighty-five, showing the urgent demand for such a department.

Factory Cost Accounting

General Auditing and Systematizing. J. M. CULBRETH, Public Accountant, 910 Mutual Bldg

with the co-operation of the railroads and the steamboat lines the travelers aid department will be quickly and firmly established.

Subsidiary Clubs and Societies.
Another policy of the association is to co-operate with all the large of small industrial and mercentile concerns in the clus which employ warmen.

The Valentine Museum ELEVENTH AND CLAY STREETS Open daily from 10 A. M. . o 5 P. M. Admission 25c. Free on Saturdays